

NASH



NATIONAL ALLIANCE OF SENIORS FOR HOUSING (NASH) MONTHLY E-NEWSLETTER; HOUSING FOR THE AGED ACTION GROUP (HAAG)



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With the Federal election being set for the 18th of May, there has been a chance to review policies on offer that affect the welfare of lower income Seniors and their housing.

Not only does the Coalition Government have no Minister for Housing, they appear to have made no announcements regarding homelessness or housing distress. Their one existing commitment is bond aggregation, where capital from the bond market is used to provide lower interest, long-term loans to NFP community housing providers.

The Labor Party have pledged to reestablish a Minister for Housing & Homelessness, and have committed to building 250,000 affordable rental homes for lower income renters over the next 10 years, among other measures that potentially affect housing affordability, such as removing negative gearing and capital gains tax concessions.

The Greens continue to offer the only housing policy that commits to increasing public and social housing as an essential part of Australia's housing mix for those on lower incomes, as opposed to expanding the role of private rental market.

(see below for links to the different parties policies in "News" and HAAG's own election guide)

This past month has seen stories about Senior housing distress and housing unaffordability gain some traction.

Coordinators Report

Leonie Bessant
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It was good to see Guardian Australia's quality article on the topic of older women housing get prominent billing in a edition, including a personal story of "1st time" housing distress experienced by a female Senior.

Anglicare Australia's invaluable annual rental affordability snapshot has just come out again and it is shocking reading. Worse than last year. Two rentals in the entire country were affordable for a single person on Newstart, be it sole occupancy or a share house, and not one in Sydney, Canberra, Melbourne, Adelaide, Darwin or Perth. This is the first time they have made reference to the unaffordability of share housing, a topic explored in our focus on 'Senior House Sharing' below. A stark statistic given those on Newstart have mandatory job seeking requirements, most of which are to be found in metro areas. Anglicare are the only organisation that gather this type of data, and have been doing it for approx 10 years. Anglicare look at every rental advertised in Australia on one day, and see what is affordable, and where, for people on low incomes and Government benefits. In my own research into housing distress I have extensively used their data, and I think their work is a great example of how good research furthers the evidence base for understanding an issue, and forwards the case for action.

(See "News" below for links to these pieces)



I find a picture of my cat
Burt is far more enjoyable
then one of me.

Member Stories

Victoria

Seventy year old Peter*, shares the experience of many men, where family breakdown and job loss precipitated the unraveling of his life and the onset of housing distress.

"I've been homeless a couple of times in my life. At one stage I was in my little yellow Toyota Corolla down on the beach foreshore with all the lovely people taking their boats out and to fish and I'm there with half a dozen cans of VB because my marriage had broken up. I was fairly successful, I was working 3 jobs, paying the mortgage off for a house in the outer suburbs and the wheels fell off the marriage. I didn't see my daughters for 15 years. I couched surfed with my parents until I got a room in a big boarding house for men. Forty blokes, 2 bathrooms, 1 washing machine and 1 fridge. You had to wait your turn! The rent was about 25 % of the dole. The boarding house was full of drunks, recovering alcoholics, young blokes with domestic issues, a lot of divorcees. Alcohol and fights. We'd have a row of chairs out the front and pass 4 liter moselle casks along. The blokes would be raucous with loud music, trying to forget the past. I've seen blokes starkers thrown into the back of a divi van. One young bloke who was a mate of mine hung himself in one of the rooms when I was doing my laundry downstairs. That was pretty sad.

I stayed there for 13 years, without a job. I was drinking the whole time. I wouldn't say I was a drunk, but I just went through depression. Going from 3 jobs to nothing, that's when you get depressed and into the alcohol, going from a 3-bedroom house working my arse off paying the mortgage with 2 young girls and a wife..., I had a breakdown. I'm not proud to say I made problems in the hostel!...Women go shopping, men drink!

We had a lot of trouble with the boarding house landlord. If you were only 1 or 2 weeks behind in your rent, regardless of the reason, they would rip you into VCAT (Victorian Civil and Administrative Tribunal). I was representing all the guys at VCAT to stop them getting evicted because they had nowhere else to go. The rooming house was for temporary accommodation, not long term, and that's why they used the VCAT system to move people on, there were long waiting lists. My name was up on the board in reception as the person to see about being evicted!

I realised after 13 years I was wasting my life there. There was a moment when I could hear all the drunks bloody fighting, coppers coming around. I had to leave. One thing led to another and I got back on my feet. But there a lot that don't, they get taken out... they drink themselves to death. I got into another relationship and I got a job. My daughters said they wanted to catch up with me. When we met after 15 years, I bawled my eyes out and they did too. I now have relationships with my daughters, grandchildren, it is good.

It's amazing how when you get back in the workforce you can pull your life back together. It was so hard for a single man to get a rental lease, trying to get a roof over your head even 15 years ago, but I was lucky because at that stage I had a job and had good references. I was lucky to get a house through an agent. I'm still there 15 years later. I feel quite safe as the owners has several rental properties. The only reason it is still affordable now I'm retired is that I inherited some money from my parents. Not enough to buy a house, and I couldn't get another mortgage anyway as I was retired. I hope the money lasts long enough! My daughters want me to move into a retirement home on the other side of Melbourne where they are but I don't want to leave my community, I'm very active and do a lot of things. It is really important to stay involved. The moral of my story is don't give up hope. If I can try and help someone I will, and hopefully I can help others to get a roof over their head".

*pseudonym



A snapshot of Victoria

Leonie Bessant

Please note: the information in this article is not legal advice. If you need advice about your rights as a renter please contact your local tenant advice service.



Victoria has introduced private rental reforms that will distinguish it from the rest of Australia. In 2020, 130 rental reforms to The Residential Tenancies Act are proposed to take effect (Victorian Government, 2019). The remainder of Australia will continue to share, with minor differences, some of the poorest rental laws for private renters in the developed world. These reforms take Victoria part way towards the private rental environment enjoyed by all renters in the European Union, but do not include many features, including specific protections for older renters and long automatic lease renewals (Shaw, 2014; Wharton & Craduck, 2011). Most of the reforms won't take effect until as late as July 2020, and not all the details are yet clear, but they represent a major overall gain for Victorian renters.

Some of the most significant reforms include; banning 'no cause' evictions, changes to the rights of residents of in caravan parks and villages, the right to keep pets, the right to alter a rental property without first obtaining the landlord's consent (such as disability and ageing modifications like hand rails and ramps, and hanging pictures), rent increase regulation and property conditions.

Banning 'no cause' evictions is a major reform. Residential rental providers (RRP, the new name for landlords) will be able to issue an 'end of fixed term' notice to vacate at the end of the lease of a residential rental agreement, but no subsequent ones. Renters will also be able to give notice at the end of that 1st lease. The government feels this reflects the view that the first rental agreement is often a trial period for both the renter and RRP. However, significantly, for subsequent leases, this ability to terminate will be removed, so that the RRP can only terminate for a reason prescribed by the Residential Tenancies Act. For rent increases that occur during a fixed-term residential rental agreement, the amount or method of calculation for the increase must be set out in the agreement.

Reforms regarding property conditions are particularly significant, given that previously there has been no requirement for properties to have minimum facilities. Under the Residential Tenancies Act Review 1997, Victoria, (RTAR, 2015), landlords were only required to maintain properties and repair only the amenities working at the lease commencement. In Victoria, a house could be rented without basic amenities such as heating, running hot water or a working oven or stove. Large numbers of tenants accepted rental properties that were in a poor condition as they had limited choice due to the affordable housing shortage in Victoria. There will now be clearer obligations for RRP's to provide and maintain the property in good repair and will be required to ensure that the rental properties comply with minimum standards around things like adequate heating and functioning appliances and fittings.

A snapshot of Victoria-continued

The proposed right to keep pets in a private rental cannot be understated as a major improvement to the lives of thousands of Victorians. One of the most devastating things Senior renters must endure is having to relinquish pets because a new landlord doesn't accept them. There are many anecdotal stories of Seniors choosing to live in their cars with their animals rather than be parted from them. Given people's attachment to their animals, it will be interesting to see how the differential between Victorian's new laws and the rest of Australia plays out.



Will this pressure other States to follow suit or will Victoria see an influx of 'grey' fur parent refugees seeking dwellings?

The Victorian Residential Tenancies Act reforms are a great starting point and we're hopeful most of these proposed reforms will go through. They will distinguish Victoria from the rest of Australia in ways that may compel other States to follow. However Victoria has a poor record for supporting public and social housing and is at the forefront of divesting itself of its existing public housing stock (HAAG, 2017). In an upcoming issue of this newsletter we will have a national focus on the sell off of public and social housing.

Lastly, a special distinction Victoria has compared to the rest of Australia is HAAG; the only one stop shop dedicated to all the needs of Senior low income renters and those at risk of homelessness, an organisation that advocates and fights for low income Seniors. NASH and Ageing on the Edge Older Persons Homelessness Prevention Project are part of the endeavour to bring HAAG style services to the rest of Australia because it is desperately needed.

HAAG (2017) Out of our hands: Victoria's housing safety net is about to be handed over to private enterprise. <https://www.olderrenters.org.au/out-our-hands-victorias-housing-safety-net-about-be-handed-over-private-enterprise>

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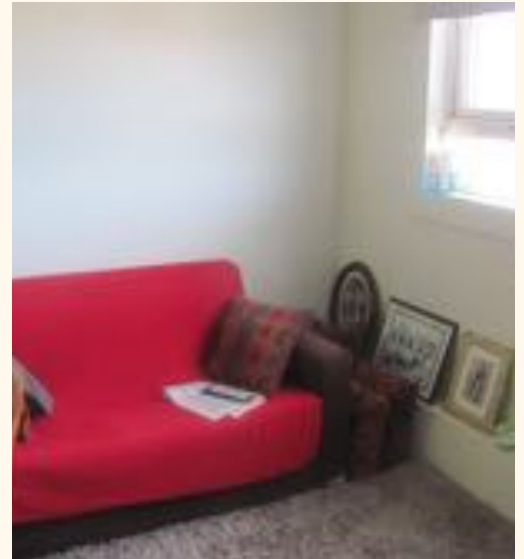
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<http://www.austlii.edu.au/au/journals/MonashULawRw/2011/18.pdf>

House Sharing as a Senior

Leonie Bessant

House sharing is not a solution to the housing crisis but increasing numbers of Seniors are sharing, particularly women. Research has shown that women prefer their own little place, somewhere they can bring their grandchildren, keep their pets and have a small garden (Hartman & Darab 2017). However, given the lack of public and social housing and the unaffordability of sole occupancy of private rentals, house sharing is becoming unavoidable. Nevertheless, even share houses are now out of the reach of many. In Anglicare Australia's latest national rental snapshot, taken in the 23rd of March 2019, they found only 2 rentals in the entire country were affordable for a single person on Newstart, be it sole occupancy or a share house. For a single Aged Pensioner, there were only 552 properties, less than 1%. For people on low incomes, rentals that are more than 30% of their income are considered unaffordable (Anglicare Australia, 2019). There were no affordable rentals for a single person on Newstart in Sydney, Canberra, Melbourne, Adelaide, Darwin or Perth. Affordable rentals are found in economically depressed and isolated county towns and regions (Anglicare Australia, 2018).

There are now 20 Seniors Share Houses Facebook groups across Australia with more than 8000 members in total. The vast majority of the members of these groups are women and many of the groups are for women only sharing. There are no men only Seniors house sharing groups that the author is aware of. It has been suggested that the trend of senior's house sharing is suppressing homelessness figures, particularly of women (Sharam, 2008). The Australian Bureau of Statistics (ABS) definition of homelessness places emphasis on the concept of 'homelessness, not rooflessness'; one's home should be secure, stable, private, safe and allow for control of one's living space. Thus, you are deemed homeless on Census night if you live in any of the following; a tent/sleeping out, homeless accommodation, temporally in another household, a boarding house, severely over crowded dwelling, and have no control of, or access to space for socializing and you have no tenure, short tenure or tenure that cannot be extended (ABS, 2012). House sharing in Australia has traditionally been the realm of the young who are likely to socialize in and share communal spaces (Sharam, 2008).



Differences between boarding houses (classified as a 'homeless roof') and shared housing (having no classification) may now be indistinguishable for older cohorts, where shared house living arrangements have been replaced with autonomous ones, where one lives in the same way as in a boarding house: in a single room with no control of, or access to additional space for use, socializing or enjoyment of it. ABS definitions may need to be updated to reflect this rising practice of house sharing amongst older renters, particularly women, and that the omission of this as a 'homeless' category severely underestimates the number of older women in housing distress (Sharam, 2008). Boarding houses remain overwhelming the realm of men, all of whom are counted by the ABS as homeless. However, Government has a financial incentive to not classify sharing as 'homelessness', as it reduces rental assistance (RA) for those who share, using the rationale that sharing has economy of scale (Australian Gov, 2019).

House Sharing as a Senior, continued.

House sharing may present additional problems to those usually encountered in the Australian rental environment. While some agents and owners may look favorably upon senior tenants sharing, rental culture and regulation is generally not user friendly for house sharing.

Mixed gender share households may present difficulties for those on Government benefits. Onerous proofs may be required to support one's single status.

Leasing issues:

If agents or owners only want a 'lead' tenant to sign a lease then this can create inequitable household dynamics. However, if everyone in a household is on the lease and one person defaults in their rent and remaining tenants do not have the funds to cover them, then everyone may be liable to eviction and the consequences of a poor rental history and could be placed on rental blacklists.

Rental Assistance:

Living in a share house may reduce one's entitlement to rent RA, depending on how the Department classifies one's living arrangements. To quote the Department "Single RA recipients who share their accommodation with others are only entitled to a maximum rate of RA two-thirds of that for singles living alone. In order to be classified as a sharer an income support recipient must be: single, without dependent children, and have a legal right to share a major area of their accommodation with others. A major area of accommodation is a bathroom, kitchen or bedroom. If an income support recipient shares one of these major areas with others, they may be classified as a sharer" (Australian Gov, 2019), and therefore receive reduced RA. For the purposes of RA, accommodation exempted from this two-thirds rule are boarding houses, guest houses, hostels, hotels, rooming houses and lodging houses. Given senior house sharing is largely the realm of women and boarding houses etc the province of men, and that there is evidence that older women's use of share spaces resembles that of boarding houses where there is little control of communal living areas (Sharam, 2008), this could appear to be gender based discrimination.

Reduced RA for Senior house sharers appears to border on the Kafkaesque. Few Seniors would choose to share in private rentals but they have no choice because of merged government benefits and the lack of public and social housing. They are then penalised financially, on the pretext that having a right to occupy share spaces in a group rental (spaces they can't or don't want to share in the 1st place) is an advantage.

(Please note: the information in this article is not legal advice. If you need advice about your rights as a share house renter please contact your local tenant advice service).

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<http://www.abs.gov.au/AUSSTATS/abs@.nsf/mf/4922.0> Census of population and housing: Estimating homelessness.

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A story of housesharing as a Senior

Ellen's * house sharing experience has been particularly difficult. Some people have better experiences.

Ellen lived in the USA with her husband where they ran a business together and lived comfortably. Her husband died unexpectedly when she was 58, forcing Ellen to return to Australia without her belongings or income. Ellen described the last few years of looking for a safe place to live as awful. Now age 64, she is exhausted by the constant instability and transience of struggling with housing distress.

After staying with relatives in southern QLD (she has 14 siblings), Ellen rented a houseboat, which the owners promptly sold, giving her 2 days notice to vacate. Her next rental was a "beautiful big house" shared with one male tenant. It was very hot and full of bugs with kitchen windows, but was otherwise comfortable. After a few weeks a new male housemate moved in who began tapping on Ellen's door in the middle of the night, propositioning her. "I shouted at him to go away, and that I didn't know what he wanted, but I did know". The second night it happened again. Ellen felt so unsafe that she left the next morning.



Ellen then stayed in Melbourne with a sister. After finding work she rented a room from a woman. It was a nice room with its own en suite and she felt secure there. Not long after she moved in the woman rented out more space to two young women who she had to share her bathroom with. Soon after Ellen lost her job and could no longer afford the rent and she was asked to leave. She moved into the house of a man who was advertising cheap rent in Melbourne's eastern suburbs. This landlord refused to sign her Centrelink forms for rental assistance, but offered reduced rent in return for cash in hand. After a period of relative stability, the landlord requested that she vacate the property; he planned to move into the granny flat and rent the whole house out for more money. When Ellen stated she needed notice he began to harass her with verbal abuse and exposed himself to her, hoping she would leave.

Ellen then went to WA to live with another sister in a town four hours north of Perth. She paid for Ellen and her pet dog to fly over. But when Ellen's daughter was diagnosed with cancer, she wanted to be nearer to her back in Melbourne. Her next place was in a woman's house where she paid reduced rent in exchange for keeping an eye on the woman's children when she was away at work. "They were shocking children", with behavioral problems. They banged on the walls and yelled at her. On a brother's suggestion, she moved to a Latrobe Valley town where the rent was cheap.

A story of housesharing, continued

Ellen was able to afford her own place. Despite this luxury, living there was one of the saddest times in her life due to social isolation. Ellen was accepted into government housing but her landlord refused to let her out of her lease without a large fee that she couldn't afford. She felt so sad and isolated from friends and family that she decided she didn't want to stay.

Ellen moved back in with her sister in Melbourne, but was displaced when her sister's boyfriend moved back into the house. Hearing about a housing assistance program for over 55's, she applied and was given a place in a community in the inner west. The flat felt like the most stable place she'd lived in years. She enjoyed living with the other women there, who were mostly survivors of domestic violence. They were kind and social and did a lot of communal activities like baking. The men, on the other hand were antisocial alcoholics and problem gamblers, pissing in the lift and the grounds. During this time her daughter passed away. Ellen thinks it was the grief of losing her daughter that caused her to make the "bad decision" to return home to QLD.

Ellen found a room in the GC. Although the homeowner was wealthy the house was infested with cockroaches, and she felt judged by her landlord. "He would tell me I needed a man to save me from this situation, I couldn't do anything right". Her next share house was with another owner who also refused to sign her Centrelink forms to claim rental assistance. He also refused to share the house; she had to borrow a fridge to keep in her room, and had a single shelf outside of the kitchen to store the rest of her food. A new housemate also had issue with sharing, this time refusing to share crockery and cutlery, and bullied Ellen about her use of the house.

At this time Ellen met a GC woman who connects older women to accommodation. She offered Ellen her granny flat to house-sit for a couple of weeks, which became 6 months. "It was so good to have somewhere comfortable and safe...it was a place to recover both physically and mentally". After this Ellen lived in 4 different share houses in the space of one month; a "dirty" house in the New England region of NSW, with a woman whose eight-year-old son persistently used the bathtub as a toilet. It had no hot water in the hand basins or kitchen. After this she found a cheap GC room but lost it almost immediately when the landlord's son moved back. In her next house her housemate turned out to be an alcoholic who left rotting food out and defecated on the floor, leaving Ellen to clean up human waste. After this, also in the GC, Ellen shared with an aged care worker and her 20-year-old son. She was hopeful it would work out and she unpacked some of her things that she hasn't unpacked in a long time. Just as she was feeling she had finally found a safe place her housemate committed suicide. She is currently in a regional southern QLD town, in what was supposed to be a lovely large house. She had to clean mouse droppings from her room before she could unpack.

With health issues and living on Centrelink, the very most rent Ellen can afford is \$180 per week. Most granny flats in Southern QLD are \$270 a week. "Where are people like me supposed to go?" Ellen has managed to keep her dog. "He is my lifesaver". Even though renting would be considerably easier without a pet, she can't imagine life without him. "He's really, really important, he's my family".

* pseudonym

Report from Jeff Fiedler

Assessment and assistance programs need reform to better respond seniors at risk of homelessness

(This article is due to appear in the May-June edition of Australia's Ageing Agenda)

Jeff Fiedler is national development worker at HAAG and co-lead on the national Ageing on the Edge Older Persons Homelessness Prevention Project



The Ageing on the Edge Older Persons Homelessness Prevention Project was launched in response to recent research warning of rapidly increasing housing problems facing older people on low incomes in Australia.

Janine (story below) represents the so-called new face of older people at risk of homelessness in Australia. Her story is typical of more than 132,000 people in Australia aged 65-plus who desperately need good rental housing to enable them to age well. Women are particularly vulnerable due to low paid and interrupted careers, lower rates of savings and superannuation. Most people affected have lived largely conventional lives but have, for a range of reasons, not aspired to or attained home ownership by the time they reach retirement. They need access to affordable housing to enable them to enjoy housing stability and affordability to ensure they can successfully age-in-place. The project is working in partnership with a range of community agencies across Australia to increase awareness of older persons housing issues, improve older persons' access to housing and ensure better availability of services that can help older people in housing difficulty. Vulnerable older renters need help to access housing to enable them to age well. Older people who are facing homelessness for the first time in their lives need assistance to navigate the complexity of options to gain a housing solution.

Barriers to older people accessing good services include:

- Many aged care assessment services do not know how to effectively assist and refer older people at risk of homelessness to services that can help.
- The Assistance with Care and Housing (ACH) Program funded under the Commonwealth Home Support Program provides one-to one support for older people at risk of homelessness but it needs more government support to operate adequately.
- There is a lack of service response in the homelessness sector as there are only three older persons homelessness services out of 1,518 agencies in Australia.
- While our Home at Last service program in Victoria provides a state-wide one-stop shop of housing information, support and referral for older people based and working on integration with the aged care and homelessness sectors, it is the only service of its type in Australia.

Reform of these areas would have a significant impact to help the thousands of older people who need short term, one time, assistance to enable them to transition into affordable housing. Once housed, they can generally go on to live happy, healthier and productive lives with minimal ongoing support needed. As well as achieving wonderful outcomes for all older people assisted, government investment in these areas is very cost-effective as it provides one-off expenditure to help older people transition into secure housing. This compares favorably with the current outcomes that involve the provision of crisis housing, health decline including hospitalisation and premature entry into residential aged care accommodation.

Report from Jeff Fielder continued

Case study: Janine's story



Janine had lived a pretty conventional life. She raised a family and worked in mostly low paid jobs, caring for her two children and ageing parents. She has always been a renter because she's never had the savings to buy her own home. Janine is now 65 and can't work any longer due to a chronic back problem. Janine somehow survives on Newstart Allowance as she's not yet eligible for the age pension. She used her superannuation as a rent subsidy for a while but her payout was so low it didn't last long. Now, after paying her weekly rent for a run-down home, she has \$70 left to buy her food, utilities, medicine and other necessities. To cope, she eats meager meals, limits her home lighting and never uses the heater. If it's cold Janine just goes to bed early. Her health is suffering and she could do with some aged care support but says 'I'd rather be independent'. Janine says her security of tenure relies on a good relationship with her landlord who hasn't put the rent up for a couple of years and he apparently has no plans to sell the home at present. In appreciation and hope that she can stay Janine has agreed to not ask for any repairs to her home. She lives with a fear that keeps her awake at night because she knows she is one rent increase or notice to vacate away from homelessness. She doesn't know where she'd go if that happened as there's no other place she would be able to afford and her friends tell her she'd be waiting forever for public housing.

As told to Jeff Fiedler by Janine during an interview for the national 'Ageing on the Edge Older Persons Homelessness Prevention Project'.



Consult this checklist to see where the parties stand on the issues that matter for older people in housing stress.

* Actual outcomes may differ from election promises

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Election Guide

At the federal election on May 18th, we need to elect a Federal Government who will implement a National Older Persons Housing Strategy to keep older Australians healthy, housed and at home.

Address homelessness and rising housing stress among older people with major investment in affordable housing. Visit everybodieshome.com.au

Address poverty among older people on Newstart Allowance by raising the rate of their entitlements. Visit raisetherate.org.au

Appropriate support services for older people to navigate housing, health and aged care systems. Visit oldertenants.org.au/shg



* 500,000 new public & community homes



* Raise the rate of Newstart Allowance by \$75 per week



* No specific policy commitments, call your local candidate and ask



* 250,000 new affordable rental homes



* Review the rate of Newstart Allowance



* No specific policy commitments, call your local candidate and ask



* No commitments to RE the affordable housing shortfall



* More Work for the Dole



* No specific policy commitments, has funded Aged Care Service Navigator Trial oldertenants.org.au/aged-care

News

Political parties policies

The Greens

The Greens housing principles are worth a read. They include statements such as "The housing needs of low-income Australians should be met through the provision of a mix of affordable options, including community housing, community land trusts, public housing, shared equity with social housing providers and private rental housing"

<https://greens.org.au/policies/housing>

The Labor Party

The Labor Party; "Reduce homelessness" policy can be found here.

<https://www.alp.org.au/policies/reduce-homelessness/?fbclid=IwAR1KMBKAvdvUlg6jkdTljrz-Y12-7btz0U5THcENTmxyS1VswqV5aZvGaU0>

The Coalition Government

In their 2019 policy platform The LNP appear to have no new policies on homelessness, lower income housing or housing for lower income seniors. <https://www.liberal.org.au/our-policies>



Other News

Anglicare's terrific rental affordability snapshot has just come out and it is shocking reading again.

Worse than last year. They are the only organisation that gather this type of data.

<https://www.anglicare.asn.au/our-work/research-reports/the-rental-affordability-snapshot>

Great article in the Guardian about older women's homelessness.

[https://www.theguardian.com/australia-news/2019/apr/25/poverty-and-ageing-were-swept-under-the-carpet-and-pushed-aside?](https://www.theguardian.com/australia-news/2019/apr/25/poverty-and-ageing-were-swept-under-the-carpet-and-pushed-aside?fbclid=IwAR3RQKdJStieZrgPUVDQfqdRZC2DBLBZooVKs81HSzQUyZhp6MWlxZdpzNo)

[fbclid=IwAR3RQKdJStieZrgPUVDQfqdRZC2DBLBZooVKs81HSzQUyZhp6MWlxZdpzNo](https://www.theguardian.com/australia-news/2019/apr/25/poverty-and-ageing-were-swept-under-the-carpet-and-pushed-aside?fbclid=IwAR3RQKdJStieZrgPUVDQfqdRZC2DBLBZooVKs81HSzQUyZhp6MWlxZdpzNo)

NASH



NASH is a working group of HAAG and is funded by the Wicking Trust for the Aging on the Edge Older Persons Homelessness Prevention Project



NATIONAL ALLIANCE OF SENIORS FOR HOUSING (NASH)



NASH

is a diverse group of Seniors from across Australia, including those with lived experience of housing insecurity and housing distress and those wanting to advocate for them. Housing distress includes those homeless and marginally homeless, renters, people with unsustainably high mortgages and seniors with insecure and inappropriate retirement housing.

Affordable, secure and appropriate housing is essential for optimal wellbeing and quality of life. Housing distress is being experienced by an alarmingly large and growing number of senior Australians.

The aim of NASH is to disseminate the experiences of senior Australians experiencing housing difficulties, and to reform housing policy and services through acting as lobbyists and advocates to politicians and the broader community.

If you are 50 years or older and have lived experience of housing distress, or would like to contribute, join NASH and get involved, email Leonie on leonie.bessant@oldertenants.org.au or ring or text 0408455418